

**Information to identify the case:**

Debtor 1	<u>Christine L. Stefanowicz</u>	Social Security number or ITIN	xxx-xx-0069
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	15-29292-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine L. Stefanowicz  
fka Christine Chew

12/10/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christine L. Stefanowicz  
 Debtor

Case No. 15-29292-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db +Christine L. Stefanowicz, 263 Barclay Court, West Deptford, NJ 08051-2013  
 515790733 +Apex Asset, 2501 Oregon Pike Suite 120, Lancaster, PA 17601-4890  
 515790734 +Associa Mid-Atlantic, 14000 Horizon Way Suite 200, Mt Laurel, NJ 08054-4342  
 515790736 +Bank of America, PO Box 15284, Wilmington, DE 19850-5284  
 515790741 +Cooper Medicine Riverwinds, 195 Grove Avenue, Thorofare, NJ 08086  
 515790742 +Fein Such Kahn and Shepard PC, 7 Century Drive Suite 201, Suite 201, Parsippany, NJ 07054-4673  
 515790744 +Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 516559815 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261)  
 515790746 +South Jersey Gas Company, PO Box 577, Hammonton, NJ 08037-0577  
 515790747 +West Deptford Township MUA, 400 Crown Point Road, West Deptford, NJ 08086-2146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 11 2018 00:06:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 11 2018 00:06:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515790735 +E-mail/Text: bankruptcy@pepcoholdings.com Dec 11 2018 00:06:26 Atlantic City Electric, 5100 Harding Way, Mays Landing, NJ 08330-2297  
 515830283 E-mail/Text: bankruptcy@pepcoholdings.com Dec 11 2018 00:06:26 Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600  
 515990267 EDI: BANKAMER.COM Dec 11 2018 04:40:00 BANK OF AMERICA, N.A., PO Box 31785, Tampa, FL 33631-3785  
 515790737 +EDI: BANKAMER.COM Dec 11 2018 04:40:00 Bank of America Home Loans, PO Box 5170, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712  
 515790738 E-mail/Text: info@chcollects.com Dec 11 2018 00:08:01 C&H Collection Services Inc, PO Box 1399, Merchantville, NJ 08109-0399  
 515790739 +EDI: CHASE.COM Dec 11 2018 04:40:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 515790740 +EDI: CITICORP.COM Dec 11 2018 04:40:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 515790743 EDI: RESURGENT.COM Dec 11 2018 04:40:00 LVNV Funding LLC, 625 Pilot Road, Ste 3, Las Vegas, NJ 89119-4485  
 515836019 +EDI: RESURGENT.COM Dec 11 2018 04:40:00 LVNV Funding, LLC, c/o Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587  
 515886748 +EDI: MID8.COM Dec 11 2018 04:39:00 Midland Credit Management Inc as agent for, Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036  
 515790745 EDI: PRA.COM Dec 11 2018 04:38:00 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541  
 515790748 EDI: WFNNB.COM Dec 11 2018 04:40:00 WFNNB Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516559816\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Dec 10, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Bruce H. Williams on behalf of Debtor Christine L. Stefanowicz bwilliamsesq@comcast.net  
Charles G. Wohlrab on behalf of Creditor BANK OF AMERICA, N.A. cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
cwohrlab@logs.com, njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

TOTAL: 7